



October 2022 Regulatory Report

CFPB Publishes Circular Regarding Debt Collection and Consumer Reporting Practices Involving Invalid Nursing Home Debts.

The Bureau of Consumer Financial Protection (CFPB) published Consumer Financial Protection Circular 2022-05, titled, Debt Collection and Consumer Reporting Practices Involving Invalid Nursing Home Debts. In the circular, CFPB responded to the question of whether debt collection and consumer reporting practices relating to nursing home debts that are invalid under the Nursing Home Reform Act violate the Fair Debt Collection Practices Act and Fair Credit Reporting Act. The circular was first released on CFPB's website on **09/08/2022**. The circular may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-20/pdf/2022-20324.pdf>. *Federal Register*, Vol. 87, No. 181, 09/20/2022, 57375-57377.

CFPB Issues Correction to Human Trafficking Final Rule.

CFPB issued a correction to the final rule, Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking, Regulation V. The final rule was published in the *Federal Register* on **06/24/2022**. The Supplementary Information in the final rule contained a formatting error in footnote 51. The correction revised the formatting of the reference mentioned within footnote 51. The correction is effective **10/05/2022**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-05/pdf/2022-21535.pdf>. *Federal Register*, Vol. 87, No. 192, 10/05/2022, 60265.

CFPB Issues Statement on Expiration of Competition and Innovation Policies.

CFPB issued a statement regarding the revised Policy on No-Action Letters and the Policy on the Compliance Assistance Sandbox (collectively, the Policies) has expired. The Policy on No-Action Letters set forth how companies should submit No-Action Letter applications and how CFPB would assess and issue No-Action Letters. The Policy on the Compliance Assistance Sandbox set forth how CFPB would grant a company immunity from liability under one or more of three safe harbor provisions. The statement is applicable as of **09/30/2022**. The statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-27/pdf/2022-20896.pdf>. *Federal Register*, Vol. 87, No. 186, 09/27/2022, 58439.

CFPB Requests Information Regarding Mortgage Refinances and Forbearances.

CFPB seeks comment regarding (1) ways to facilitate mortgage refinances for consumers who would benefit from refinancing, especially consumers with smaller loan balances; and (2) ways to reduce risks for consumers who experience disruptions in their financial situation that could interfere with their ability to remain current on their mortgage payments. Comments are due **11/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-27/pdf/2022-20898.pdf>. *Federal Register*, Vol. 87, No. 186, 09/27/2022, 58487-58492.

CFPB Seeks Comment Regarding Information Collections.

- CFPB seeks comment regarding an information collection titled, Home Mortgage Disclosure Act, Regulation C. The Home Mortgage Disclosure Act (HMDA) requires certain depository institutions and for-profit, non-depository institutions to collect, report, and disclose data about originations and purchases of mortgage loans.

Additionally, the institutions must report mortgage loan applications that do not result in originations. Regulation C implements HMDA. The information collection: helps determine whether financial institutions are serving the housing needs of their communities; assists public officials in distributing public-sector investment to areas where it is needed; and assists in identifying possible discriminatory lending patterns and enforcing antidiscrimination statutes. The information collection also assists examiners in determining whether supervised financial institutions comply with applicable provisions of HMDA. Comments are due **11/18/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-19/pdf/2022-20205.pdf>. *Federal Register*, Vol. 87, No. 180, 09/19/2022, 57181-57182.

- CFPB seeks comment regarding an information collection titled, Generic Information Collection Plan for Studies of Consumers Using Controlled Trials in Field and Economic Laboratory Settings. Under the Dodd-Frank Act, CFPB is tasked with researching, analyzing, and reporting on topics relating to CFPB's mission including developments in markets for consumer financial products and services, consumer awareness, and consumer behavior. Under a generic information collection plan, CFPB collects data through controlled trials in field and economic laboratory settings. The research is used for developmental and informative purposes to increase CFPB's understanding of consumer credit markets and household financial decision-making. Comments are due **11/18/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-19/pdf/2022-20204.pdf>. *Federal Register*, Vol. 87, No. 180, 09/19/2022, 57182.
- CFPB seeks comment regarding an information collection titled, Truth in Savings, Regulation DD. The Truth in Savings Act (TISA) was enacted to enhance economic stability, improve competition between depository institutions, and strengthen consumer ability to make informed decisions regarding deposit accounts by requiring uniformity in the disclosure of interest rates and fees. TISA assists consumers in comparing deposit accounts offered by depository institutions. Regulation DD, which implements TISA, requires depository institutions subject to TISA to retain evidence of compliance with the regulation. The recordkeeping requirements ensure that records remain available to federal enforcement agencies, as well as to private litigants. The information collection is used in connection with Regulation DD requirements. Comments are due **12/05/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-04/pdf/2022-21523.pdf>. *Federal Register*, Vol. 87, No. 191, 10/04/2022, 60136.
- CFPB seeks comment regarding an information collection titled, Generic Information Collection Plan for Qualitative Consumer Education, Engagement, and Experience Information Collections. CFPB seeks to obtain approval of a generic information collection plan to collect qualitative data on effective financial education strategies and consumer experiences in the financial marketplace from a variety of respondents. CFPB will collect the information through a variety of methods including in-person meetings, interviews, focus groups, qualitative surveys, online discussion forums, social media polls, and other qualitative methods as necessary. The information collected will increase CFPB's understanding of consumers' financial experiences, financial education and empowerment programs, and practices that can improve financial decision-making skills and outcomes for consumers. The information will also enable CFPB to better communicate to consumers about the availability of CFPB tools and resources that consumers can use to make better informed financial decisions. Comments are due **11/03/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-04/pdf/2022-21521.pdf>. *Federal Register*, Vol. 87, No. 191, 10/04/2022, 60136-60137.
- CFPB seeks comment regarding an information collection titled, Consumer Response Intake Form. The Intake Form is designed to aid consumers in the submission of complaints, inquiries, and feedback and to help CFPB fulfill its statutory requirements. The questions within the Intake Form prompt consumers for a description of, and key facts about, the complaint at issue, the desired resolution, contact and account information, information about the company they are submitting a complaint about, and previous action taken to attempt to resolve the complaint. Comments are due **11/04/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-05/pdf/2022-21640.pdf>. *Federal Register*, Vol. 87, No. 192, 10/05/2022, 60385-60386.
- CFPB seeks comment regarding an information collection titled, Generic Information Collection Plan for the Development and Testing of Disclosures and Related Materials. CFPB will use the generic information collection for the development and testing of consumer financial disclosures and related materials. The research will result in recommendations for the development of and revisions to such disclosures and related materials.

CFPB will conduct planned research activities toward the goal of creating effective disclosures and related materials that will help consumers understand the features of consumer financial products and services. Comments are due **12/05/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-05/pdf/2022-21639.pdf>. *Federal Register*, Vol. 87, No. 192, 10/05/2022, 60386.

FFIEC Revises Practice and Procedure Governing Temporary Waiver Requests.

The Federal Financial Institutions Examination Council (FFIEC) issued a final rule to amend rules of practice and procedure which govern temporary waiver proceedings which were promulgated in 1992 pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act, as amended (Title XI). For the reasons discussed in section III of the final rule, FFIEC has adopted and amended the rules of practice and procedure substantially as proposed, with the following modifications: (1) definition of “Petition” to include state financial institutions regulatory agencies as potential petitioners; and (2) clarification that either a mandatory or discretionary waiver termination requires publication in the *Federal Register*, and that a discretionary waiver termination requires such publication with a 30-day comment period. The final rule is effective **12/06/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-07/pdf/2022-21606.pdf>. *Federal Register*, Vol. 87, No. 194, 10/07/2022, 60870-60877.

FRB Revises Regulation A.

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt amendments to Regulation A to reflect FRB’s approval of an increase in the rate for primary credit at each Federal Reserve Bank. The Federal Reserve Banks make primary and secondary credit available to depository institutions as a backup source of funding on a short-term basis, usually overnight. The primary and secondary credit rates are the interest rates that the twelve Federal Reserve Banks charge for extensions of credit under the programs. In accordance with the Federal Reserve Act, the primary and secondary credit rates are established by the boards of directors of the Federal Reserve Banks, subject to review and determination of FRB. On **09/21/2022**, FRB voted to approve a **0.75** percentage point increase in the primary credit rate, thereby increasing the primary credit rate from **2.50** percent to **3.25** percent. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus **50** basis points. Under the formula, the secondary credit rate increased by **0.75** percentage points as a result of FRB’s primary credit rate action, thereby increasing the secondary credit rate from **3.00** percent to **3.75** percent. The final rule is effective **10/07/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-07/pdf/2022-21830.pdf>. *Federal Register*, Vol. 87, No. 194, 10/07/2022, 60868-60869.

FRB Revises Regulation D.

FRB issued a final rule to adopt amendments to Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is **3.15** percent, a **0.75** percentage point increase from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee (FOMC). The final rule is effective **10/07/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-07/pdf/2022-21833.pdf>. *Federal Register*, Vol. 87, No. 194, 10/07/2022, 60869-60870.

FRB Issues Final Framework for Supervision of Insurance Organizations Guidance.

FRB has adopted a new supervisory framework for depository institution holding companies significantly engaged in insurance activities, referred to as supervised insurance organizations. The framework provides a supervisory approach that is designed specifically to reflect the differences between banking and insurance. Within the framework, the application of supervisory guidance and the assignment of supervisory resources is based explicitly on a supervised insurance organization’s complexity and individual risk profile. The framework establishes the supervisory ratings applicable to the organizations with rating definitions that reflect specific supervisory requirements and expectations. It also emphasizes FRB’s policy to rely to the fullest extent possible on work done by other relevant supervisors, describing, in particular, the way it relies on reports and other supervisory information

provided by state insurance regulators to minimize supervisory duplication. The final guidance is effective **11/03/2022**. The final guidance may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-04/pdf/2022-21414.pdf>. *Federal Register*, Vol. 87, No. 191, 10/04/2022, 60160-60170.

FRB Seeks Comment on Proposed Policy Statement for Prudent CRE Loan Accommodations and Workouts.

FRB seeks comment on a proposed policy statement for prudent commercial real estate (CRE) loan accommodations and workouts (proposed statement), which would be relevant to all financial institutions supervised by FRB. The proposed statement was developed jointly by FRB, Office of the Comptroller of the Currency (OCC), Federal Deposit Insurance Corporation (FDIC), and National Credit Union Administration (NCUA) in consultation with state bank and credit union regulators. The proposed statement is identical in content to the proposal issued by OCC, FDIC, and NCUA on **08/02/2022**. The proposed statement builds on existing guidance regarding the need for financial institutions to work prudently and constructively with creditworthy borrowers during times of financial stress, updates existing interagency guidance on CRE loan workouts, and adds a new section on short-term loan accommodations. The proposed statement would also address recent accounting changes on estimating loan losses and provide updated examples of how to classify and account for loans subject to loan accommodations or loan workout activity. Comments are due **11/14/2022**. The proposed statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-15/pdf/2022-19940.pdf>. *Federal Register*, Vol. 87, No. 178, 09/15/2022, 56658-56677.

FRB Issues Proposed Rule Regarding Financial Market Utilities.

FRB issued a proposed rule to amend the requirements relating to operational risk management in FRB's Regulation HH, which applies to certain financial market utilities that have been designated as systemically important (designated FMUs) by the Financial Stability Oversight Council (FSOC) under Title VIII of the Dodd-Frank Act. The proposal would update, refine, and add specificity to the operational risk management requirements in Regulation HH to reflect changes in the operational risk, technology, and regulatory landscapes in which designated FMUs operate since FRB last amended the regulation in 2014. The proposal would also adopt specific incident-notification requirements. Comments are due **12/05/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-05/pdf/2022-21222.pdf>. *Federal Register*, Vol. 87, No. 192, 10/05/2022, 60314-60326.

FRB Seeks Comment Regarding Information Collections.

- FRB seeks comment regarding a revised information collection titled, Payment Systems Surveys. The information collection is used to obtain information specifically tailored to FRB's operational and fiscal responsibilities. The information collection is a family of surveys currently comprised of the following: Ad Hoc Payment Systems Surveys, Currency Quality Sampling Survey, Currency Quality Survey, Currency Functionality and Perception Survey, and Currency Education Usability Survey. Comments are due **11/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-13/pdf/2022-19781.pdf>. *Federal Register*, Vol. 87, No. 176, 09/13/2022, 56053-56054.
- FRB seeks comment regarding two information collections. The first collection in the notice is titled, Federal Reserve Membership Application. Any state-chartered bank (or national bank converting to become a state-chartered bank) applying for membership in the Federal Reserve System must file an application with the appropriate Federal Reserve Bank. Proposed revisions to one of the application forms is outlined in the notice. The second information collection is titled, Federal Reserve Bank Stock Applications. Any national bank seeking to purchase stock in the Federal Reserve System, any member bank seeking to increase or decrease its Federal Reserve Bank stock holdings, or any member bank seeking to cancel its stock holdings must file an application with the appropriate Federal Reserve Bank. The information collection is used in connection with this requirement. Comments are due **11/14/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-14/pdf/2022-19791.pdf>. *Federal Register*, Vol. 87, No. 177, 09/14/2022, 56421-56424.

- FRB seeks comment regarding a revised information collection titled, Payments Research Survey. The survey is part of a series used to conduct research related to the Federal Reserve System's role in the payments system, including supervisory, regulatory, fiscal, or operational responsibilities. The survey topics are time sensitive and the questions of interest vary with the focus of the survey. Because the relevant questions may change with each survey, there is no fixed reporting form. For each survey, FRB prepares questions of specific topical interest and then determines the relevant target group to contact. Comments are due **11/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-15/pdf/2022-19999.pdf>. *Federal Register*, Vol. 87, No. 178, 09/15/2022, 56677-56678.

FDIC Issues Notice of Termination of Receiverships.

The Federal Deposit Insurance Corporation (FDIC), as Receiver for each of the insured depository institutions listed in the notice, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-06/pdf/2022-21759.pdf>. *Federal Register*, Vol. 87, No. 193, 10/06/2022, 60683.

FDIC Announces Intent to Terminate Receiverships.

FDIC, as Receiver for the institutions listed in the notice, announced it intends to terminate its receiverships for the institutions. The liquidation of the assets for the receiverships has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of the notice. If any person wishes to comment concerning the termination of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and sent within thirty days of the date of the notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments concerning the termination of the receivership will be considered which are not sent within this time frame. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-06/pdf/2022-21756.pdf>. *Federal Register*, Vol. 87, No. 193, 10/06/2022, 60683.

FDIC Seeks Comment Regarding Information Collections.

- FDIC seeks comment on the renewal of three information collections. The first collection in the notice is titled, Community Reinvestment Act (CRA). The CRA regulation requires FDIC to access the record of banks and thrifts in helping meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, consistent with safe and sound operations; and to take the record into account in evaluating applications for mergers, branches, and certain other corporate activities. The second information collection in the notice is titled, External Audits. FDIC's regulations at 12 CFR part 363 establish annual independent audit and reporting requirements for financial institutions with total assets of \$500 million or more. The information collected is used to facilitate early identification of problems in financial management at financial institutions. The third information collection in the notice is titled, Funding and Liquidity Management. The information collection includes reporting and recordkeeping burdens related to sound risk management principles applicable to insured depository institutions. The information collection is used in connection with the Interagency Policy Statement on Funding and Liquidity Risk Management. Comments are due **10/14/2022**. FDIC issued a correction to the External Audits information collection to revise respondent counts within and to extend the comment period. The extended comment period for the one collection is **10/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-14/pdf/2022-19802.pdf>. *Federal Register*, Vol. 87, No. 177, 09/14/2022, 56413-56417. The correction and comment period extension for the External Audit collection

may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-28/pdf/2022-20923.pdf>. *Federal Register*, Vol. 87, No. 187, 09/28/2022, 58793-58795.

- FDIC seeks comment regarding four information collections. The first collection in the notice is titled, Community Reinvestment Act (CRA) Sunshine. The information collection is a statutory requirement which assists interested parties in assessing whether institutions are fulfilling CRA responsibilities. The second information collection is titled, Qualifications for Failed Bank Acquisitions. The information collected allows FDIC to evaluate, among other things, whether investors (and their related interests) could negatively impact the Deposit Insurance Fund, increase resolution costs, or operate in a manner that conflicts with statutory safety and soundness principles and compliance requirements. The third information collection is titled, Stress Testing Recordkeeping and Reporting. The collection is used in connection with FDIC's rule that requires periodic stress testing by institutions having more than \$250 billion in total assets. The fourth information collection is titled, Recordkeeping for Timely Deposit Insurance Determination. FDIC uses the data collection to make timely deposit insurance determinations in the event a covered insured depository institution fails. Comments are due **11/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-14/pdf/2022-19803.pdf>. *Federal Register*, Vol. 87, No. 177, 09/14/2022, 56417-56421.
- FDIC seeks comment regarding three information collections. The first collection is titled, Home Mortgage Disclosure Act (HMDA). FDIC has revised the information collection to align the burden estimates with the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and Bureau of Consumer Financial Protection. In doing so, FDIC has added eight line items to the information collection and has revised the estimated time per response for certain items for consistency across all agencies. The second collection is titled, Management Official Interlocks. The collection pertains to FDIC's regulation with the same name, 12 CFR 348, which implements the Depository Institutions Management Interlocks Act. The third collection is titled, Interagency Guidance on Leveraged Lending. The guidance outlines for FDIC-supervised institutions high level principles related to safe-and-sound leveraged lending activities. Comments are due **10/31/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-30/pdf/2022-21243.pdf>. *Federal Register*, Vol. 87, No. 189, 09/30/2022, 59417-59419.

OCC Seeks Comment Regarding Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Securities Exchange Act Disclosure Rules. The Securities and Exchange Commission (SEC) is required to collect certain information and documents from any firm that is required to register its stock with SEC. Federal law requires OCC apply similar regulations to any national bank or federal savings association similarly required to be registered with SEC (generally those with a class of equity securities held by 2,000 or more shareholders). The information collection is used in connection with these requirements. Comments are due **10/17/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-15/pdf/2022-19921.pdf>. *Federal Register*, Vol. 87, No. 178, 09/15/2022, 56751-56752.
- OCC seeks comment regarding an information collection titled, Real Estate Lending and Appraisal. Twelve CFR parts 34 and 160 contain a number of reporting, recordkeeping, and disclosure requirements as further outlined in the notice. The information collection relates to the various reports, recordkeeping, and disclosure requirements. Comments are due **10/19/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-19/pdf/2022-20227.pdf>. *Federal Register*, Vol. 87, No. 180, 09/19/2022, 57254-57255.
- OCC seeks comment regarding an information collection titled, Guidance on Sound Incentive Compensation Policies. Under the guidance, each large national bank and federal savings association should have policies and procedures regarding compensation as outlined in the notice. The principles discussed in the guidance vary with the size and complexity of a banking organization, and monitoring methods for small banks are not directly addressed by the four policies and procedures in the guidance. Comments are due **11/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-20/pdf/2022-20302.pdf>. *Federal Register*, Vol. 87, No. 181, 09/20/2022, 57555-57556.
- OCC seeks comment regarding an information collection titled, Recordkeeping Requirements

for Securities Transactions. The information collection requirements in 12 CFR parts 12 and 151 are designed to ensure that national banks and federal savings associations comply with securities laws and to improve the protections afforded to persons who purchase and sell securities through the financial institutions. Parts 12 and 151 establish recordkeeping and confirmation requirements applicable to certain securities transactions effected by national banks or federal savings associations for customers. OCC uses the information in the course of examinations to evaluate, among other things, an institution's compliance with the antifraud provisions of the federal securities laws. The information collection requirements contained in 12 CFR parts 12 and 151 are further outlined in the notice. Comments are due **12/06/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-07/pdf/2022-21902.pdf>. *Federal Register*, Vol. 87, No. 194, 10/07/2022, 61144-61146.

HUD Publishes List of Regulatory Waiver Requests Granted for First Quarter 2022.

The Department of Housing and Urban Development (HUD) published the list of regulatory waiver requests granted for first quarter of calendar year 2022. Section 106 of the Department of Housing and Urban Development Reform Act (the HUD Reform Act) requires HUD to publish quarterly *Federal Register* notices of all regulatory waivers that HUD has approved. Each notice covers the quarterly period since the previous *Federal Register* notice. The purpose of the notice is to comply with the requirements of section 106 of the HUD Reform Act. The notice contains a list of regulatory waivers granted by HUD during the period beginning **01/01/2022**, and ending **03/31/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-04/pdf/2022-21503.pdf>. *Federal Register*, Vol. 87, No. 191, 10/04/2022, 60187-60196.

HUD Seeks Comment Regarding MAP Guide Information Collection.

HUD seeks comment regarding a proposed information collection titled, Multifamily Accelerated Processing (MAP) Guide. The MAP Guide provides guidance for HUD staff, lenders, third party consultants, borrowers, and other industry participants. Topics include mortgage insurance program descriptions, borrower and lender eligibility requirements, application requirements, underwriting standards for all technical disciplines, and construction loan administration requirements. The MAP Guide applies only to Federal Housing Administration (FHA) multifamily mortgage insurance programs. Comments are due **11/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-12/pdf/2022-19638.pdf>. *Federal Register*, Vol. 87, No. 175, 09/12/2022, 55836.

HUD Seeks Comment on 2023 American Housing Survey Information Collection.

HUD seeks comment regarding an information collection titled, 2023 American Housing Survey. The purpose of the American Housing Survey (AHS) is to supply information about housing quality, housing costs, and neighborhood assets, in support of effective housing policy, programs, and markets. With the data: (a) policy analysts can monitor the interaction among housing needs, demand and supply, as well as changes in housing conditions and costs, to aid in the development of housing policies and the design of housing programs appropriate for different target groups, such as first-time home buyers and the elderly; and (b) HUD can evaluate, monitor, and design HUD programs to improve efficiency and effectiveness. Comments are due **11/18/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-19/pdf/2022-20224.pdf>. *Federal Register*, Vol. 87, No. 180, 09/19/2022, 57215-57216.

HUD Proposes Adjustments to CMP Amounts and Timing of Assessment.

HUD annually publishes a final rule to adjust its civil money penalty (CMP) amounts for inflation according to the formula provided by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. In the rules, HUD does not apply the adjustments retroactively and provides that the inflation-adjusted penalty amounts apply to violations occurring on or after the rule's effective date. HUD is considering revising its approach, however, and annually applying inflation-adjusted penalty amounts to violations assessed after the date of inflation, if the violation occurred after the enactment of the Improvement Act. HUD seeks comment on the impact of applying inflation-adjusted penalty amounts on the date the penalty is assessed rather than the date of the violation. Comments are due **11/21/2022**. The proposed rule be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-09-21/pdf/2022-20311.pdf>. *Federal Register*, Vol. 87, No. 182, 09/21/2022, 57655-57657.

HUD Requests Input Regarding Small Mortgage Lending.

HUD, in its 2022–2026 Strategic Plan, established strategic goals to “Support Underserved Communities” and to “Promote Homeownership.” Among the goal of supporting underserved communities is to advance housing justice and proactively strengthen and protect vulnerable and underserved communities. Through the request for information, HUD’s Federal Housing Administration (FHA) seeks input regarding barriers to the origination of small mortgages in the FHA program. Information provided in response to the request for information will allow FHA to identify barriers to the origination of small mortgages in the FHA program and consider the development of policies and programs that better support and expand affordable homeownership opportunities in underserved markets with lower housing prices. Comments are due **12/05/2022**. The request for information may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-04/pdf/2022-21047.pdf>. *Federal Register*, Vol. 87, No. 191, 10/04/2022, 60186-60187.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in **Texas**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA’s National Flood Insurance Program (NFIP). The date of **01/12/2023**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-14/pdf/2022-19836.pdf>. *Federal Register*, Vol. 87, No. 177, 09/14/2022, 56437.
- FEMA issued a notice which identifies communities in **Massachusetts** and **Virginia**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA’s National Flood Insurance Program (NFIP). The date of **02/09/2023**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-28/pdf/2022-20989.pdf>. *Federal Register*, Vol. 87, No. 187, 09/28/2022, 58814-58815.

FEMA Issues Final Notice of Changes in Flood Hazard Determinations.

FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, Georgia, Maryland, Pennsylvania, and Texas**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-29/pdf/2022-21145.pdf>. *Federal Register*, Vol. 87, No. 188, 09/29/2022, 59112-59114.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Hawaii, Illinois, Kentucky, Michigan, New York, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-14/pdf/2022-19834.pdf>. *Federal Register*, Vol. 87, No. 177, 09/14/2022, 56431-56433.
- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Connecticut, Florida, Georgia, North Carolina, North Dakota, South Carolina, Tennessee, Texas, Utah, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-14/pdf/2022-19835.pdf>. *Federal Register*, Vol. 87, No. 177, 09/14/2022, 56434-56437.
- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Florida, Georgia, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-06/pdf/2022-21666.pdf>. *Federal Register*, Vol. 87, No. 193, 10/06/2022, 60700-60702.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA)

boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Iowa**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **12/27/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-28/pdf/2022-20987.pdf>. *Federal Register*, Vol. 87, No. 187, 09/28/2022, 58813-58814.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Alaska**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **12/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-29/pdf/2022-21142.pdf>. *Federal Register*, Vol. 87, No. 188, 09/29/2022, 59111-59112.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Maine, Virginia, and Wisconsin**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/04/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-06/pdf/2022-21665.pdf>. *Federal Register*, Vol. 87, No. 193, 10/06/2022, 60703-60704.

FEMA Withdraws Proposed Flood Hazard Determinations.

FEMA has withdrawn its notice concerning proposed flood hazard determinations, which may include the addition or modification of any Base Flood Elevation, base flood depth, Special Flood Hazard Area boundary or zone designation, or regulatory floodway (hereinafter referred to as proposed flood hazard determinations) on the Flood Insurance Rate Maps and, where applicable, in the supporting Flood Insurance Study reports for Winneshiek County, **Iowa**, and Incorporated Areas. The withdrawal is effective **09/19/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-19/pdf/2022-20160.pdf>. *Federal Register*, Vol. 87, No. 180, 09/19/2022, 57214.

FEMA Issues Correction to Proposed Flood Hazard Determinations.

FEMA issued a correction to a proposed flood hazard determination. On **08/02/2022**, FEMA published in the *Federal Register* a proposed flood hazard determination notice that contained an erroneous table. The notice provides corrections to the previously published table to be used in lieu of the erroneous information. The table provided in the correction represents the proposed flood hazard determinations and communities affected for San Luis Obispo County, **California**, and Incorporated Areas. Comments are due **10/31/2022**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-14/pdf/2022-19833.pdf>. *Federal Register*, Vol. 87, No. 177, 09/14/2022, 56433.

FHFA Proposes to Amend Enterprise Duty to Serve Underserved Markets Regulation.

The Federal Housing Finance Agency (FHFA) issued a proposed rule to amend its Enterprise Duty to Serve Underserved Markets Regulation to add a definition of “colonia census tract,” which would serve as a census tract-based proxy for a “colonia,” and to amend the definition of “high-needs rural region” in the regulation by substituting “colonia census tract” for “colonia.” The proposed rule would also revise the definition of “rural area”

in the regulation to include all colonia census tracts regardless of their location. The changes would make activities by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (collectively, the Enterprises) in all colonia census tracts eligible for Duty to Serve credit. The intent of the changes is to facilitate the Enterprises' ability to operationalize their Duty to Serve activities and thereby help increase liquidity in underserved communities. Comments are due **12/05/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-05/pdf/2022-21404.pdf>. *Federal Register*, Vol. 87, No. 192, 10/05/2022, 60331-60338.

IRS Finalizes User Fees Related to Enrolled Agents and Enrolled Retirement Plan Agents.

The Internal Revenue Service (IRS) issued a final rule to amend existing regulations relating to user fees for enrolled agents and enrolled retirement plan agents. The final rule increases the renewal user fee for enrolled retirement plan agents from \$67 to \$140. In addition, the final rule increases both the enrollment and renewal of enrollment user fees for enrolled agents from \$67 to \$140. The final rule is effective **10/31/2022**. See the final rule for dates of applicability. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-29/pdf/2022-21087.pdf>. *Federal Register*, Vol. 87, No. 188, 09/29/2022, 58968-58972.

IRS Proposes Amendments to Regulations Related to User Fees for Enrolled Actuaries.

IRS proposed amendments to the regulations relating to imposing user fees for enrolled actuaries. The proposed rule increases both the enrollment and renewal of enrollment user fees for enrolled actuaries from \$250.00 to \$680.00. The proposed rule affects individuals who apply to become an enrolled actuary or seek to renew enrollment. Comments are due **12/05/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-05/pdf/2022-21458.pdf>. *Federal Register*, Vol. 87, No. 192, 10/05/2022, 60357-60362.

IRS Seeks Comment Regarding Information Collections.

- IRS seeks comment regarding an information collection titled, Reverse Like-Kind Exchanges. Revenue Procedure 2000-37 provides a safe harbor for reverse like-kind exchanges in which a transaction using a “qualified exchange accommodation arrangement” will qualify for non-recognition treatment under section 1031 of the Internal Revenue Code. Revenue Procedure 2004-51 modifies sections 1 and 4 of Rev. Proc. 2000-37, 2000-2 C.B. 308, to provide that Rev. Proc. 2000-37 does not apply if the taxpayer owns the property intended to qualify as replacement property before initiating a qualified exchange accommodation arrangement. Comments are due **11/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-27/pdf/2022-20861.pdf>. *Federal Register*, Vol. 87, No. 186, 09/27/2022, 58644-58645.
- IRS seeks comment regarding an information collection titled, U.S. Tax Return for Individual Taxpayers. Sections 6011 & 6012 of the Internal Revenue Code require individuals to prepare and file income tax returns annually. Forms and related schedules are used by individuals to report income subject to tax and compute correct tax liability. The information collection request covers the actual reporting burden associated with preparing and submitting the prescribed return forms, by individuals required to file Form 1040 and any of its affiliated forms as explained in the table in the notice. Revisions need be made due to changes in regulatory guidance which affect the information collection. Comments are due **11/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-28/pdf/2022-20960.pdf>. *Federal Register*, Vol. 87, No. 187, 09/28/2022, 58917-58929.
- IRS seeks comment regarding an information collection titled, U.S. Tax-Exempt Income Tax Return. The forms and schedules in the collection are used to determine that tax-exempt organizations fulfill the operating conditions within the limitations of their tax exemption. There have been changes in IRS guidance documents related to various forms approved under the collection approval package during the past year. Comments are due **11/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-28/pdf/2022-20921.pdf>. *Federal Register*, Vol. 87, No. 187, 09/28/2022, 58929-58933.

Treasury Seeks Comment on Executive Order Ensuring Responsible Development of Digital Assets.

The Department of Treasury (Treasury) seeks comment pursuant to an Executive Order titled, Ensuring Responsible Development of Digital Assets. In particular, Treasury seeks comment regarding the digital-asset-related illicit finance and national security risks as well as the publicly released action plan to mitigate the risks. Comments are due **11/03/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-20/pdf/2022-20279.pdf>. *Federal Register*, Vol. 87, No. 181, 09/20/2022, 57556-57558.

Treasury Requests Information Regarding State Small Business Credit Initiative Technical Assistance Funds.

Treasury requests information on the State Small Business Credit Initiative (SSBCI) which provides funds to states, territories, the District of Columbia, and Tribal governments to enable the jurisdictions to support programs for small businesses. Treasury is authorized to provide up to \$500 million in support for small business technical assistance (TA) programs. Treasury seeks comment on how it can use its authorities to fund TA to very small businesses and business enterprises owned and controlled by socially and economically disadvantaged individuals applying to SSBCI credit and investment programs and other jurisdictions and federal programs that support small businesses. Comments are due **10/20/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-20/pdf/2022-20326.pdf>. *Federal Register*, Vol. 87, No. 181, 09/20/2022, 57558-57559.

Treasury Seeks Comment on Potential Federal Insurance Response to Catastrophic Cyber Incidents.

Over the past several years, Treasury's Federal Insurance Office (FIO) has continued its ongoing efforts with regard to both cyber insurance and insurer cybersecurity. Cyber insurance is a significant risk-transfer mechanism, and the insurance industry has an important role to play in strengthening cyber hygiene and building resiliency. FIO has also increased its data collection with regard to the Terrorism Risk Insurance Program (TRIP) and has supported the development of Treasury's counter-ransomware strategy. The Government Accountability Office (GAO) released a report in June 2022 recommending that FIO and the Department of Homeland Security's Cybersecurity and Infrastructure Security Agency (CISA) conduct a joint assessment to determine "the extent to which risks to critical infrastructure from catastrophic cyber incidents and potential financial exposures warrant a federal insurance response." Both FIO and CISA have agreed to conduct the recommended assessment. FIO is also coordinating with the White House Office of the National Cyber Director. In order to inform FIO's future work and the joint assessment, FIO seeks comments on questions related to cyber insurance and catastrophic cyber incidents. Comments are due **11/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-29/pdf/2022-21133.pdf>. *Federal Register*, Vol. 87, No. 188, 09/29/2022, 59161-59163.

FinCEN Issues Final Beneficial Ownership Information Reporting Requirements Rule.

The Financial Crimes Enforcement Network (FinCEN) issued a final rule requiring certain entities to file with FinCEN reports that identify two categories of individuals: the beneficial owners of the entity, and individuals who have filed an application with specified governmental authorities to create the entity or register it to do business. The final rule implements Section 6403 of the Corporate Transparency Act (CTA), enacted into law as part of the National Defense Authorization Act for Fiscal Year 2021 (NDAA). The final rule describes who must file a report, what information must be provided, and when a report is due. The requirements are intended to help prevent and combat money laundering, terrorist financing, corruption, tax fraud, and other illicit activity, while minimizing the burden on entities doing business in the United States. The final rule is effective **01/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-30/pdf/2022-21020.pdf>. *Federal Register*, Vol. 87, No. 189, 09/30/2022, 59498-59596.

SBA Adopts 2022 NAICS Revisions Into Small Business Size Standards.

The Small Business Administration (SBA) issued a final rule to amend its small business size regulations to incorporate the U.S. Office of Management and Budget's (OMB's) North American Industry Classification System (NAICS) revisions for 2022, identified as NAICS 2022, into its table of small business size standards. The NAICS

2022 revisions created 111 new industries by reclassifying, combining, or splitting 156 NAICS 2017 industries or their parts. SBA's size standards for the 111 new industries under NAICS 2022 have resulted in: (1) an increase to the size standards for 22 industries and 29 parts of two industries under NAICS 2017; (2) a decrease to size standards for seven industries and 53 parts of two industries; (3) a change in the size standard measure from average annual receipts to number of employees for one industry; (4) a change in the size standard measure from number of employees to average annual receipts for a part of one industry; and (5) no change in size standards for 117 industries and 19 parts of seven industries. The final rule is effective **10/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-29/pdf/2022-20513.pdf>. *Federal Register*, Vol. 87, No. 188, 09/29/2022, 59240-59292.

FSA Seeks Comment Regarding Three Farm Loan Program Collections.

The Farm Service Agency (FSA) seeks comment regarding revisions to three information collections under the Farm Loan Program. The first information collection in the notice is titled, Direct Loan Making. Several forms make up the collection and are being consolidated as discussed in the notice. The second collection is titled, Direct Loan Servicing, Regular. The collection is necessary for FSA to monitor and account for loan security, including proceeds derived from the sale of security, and to process a borrower's request for subordination or partial release of security. Borrowers are required to provide financial information to determine graduation eligibility based on commercial lender standards provided to FSA. The third information collection is titled, Servicing Minor Program Loans. The information collection relates to a program benefit recipient or loan borrower requesting action on security they own, which was purchased with FSA loan funds, improved with FSA loan funds or has otherwise been mortgaged to FSA to secure a government loan. The information collected is primarily financial data not already on file. Comments are due **11/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-20/pdf/2022-20250.pdf>. *Federal Register*, Vol. 87, No. 181, 09/20/2022, 57453-57454.

Agencies Update Servicing Requirements for B&I Guaranteed Program.

The Rural Business-Cooperative Service (RBC) and Rural Utilities Service (RUS) (collectively, the agencies) issued a final rule to revise the servicing requirements for the Business & Industry (B&I) Guaranteed Program to clarify the current regulation and update certain provisions to align with the OneRD Guarantee Loan Initiative. The purpose of the B&I Guaranteed Loan Program is to improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities. The agencies have amended 7 CFR part 4287, subpart B, with the intent to clarify the current regulation and update certain provisions to align with 7 CFR part 5001. It is anticipated that most existing lenders with guaranteed loans serviced under 7 CFR part 4287, subpart B, will obtain new guarantees under 7 CFR part 5001 which will be serviced in accordance with subpart F of 7 CFR part 5001. The agencies have identified several provisions that should be aligned between the two servicing regulations (7 CFR part 5001 and 7 CFR part 4287, subpart B) in order to provide consistency, efficiency, and to improve the customer experience. The final rule is effective **10/24/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-23/pdf/2022-20652.pdf>. *Federal Register*, Vol. 87, No. 184, 09/23/2022, 58019-58021.

CCC Announces Domestic Sugar Program Allocations.

The Commodity Credit Corporation (CCC) announced the fiscal year (FY) 2023 overall sugar marketing allotment quantity, state cane sugar allotments, and sugar beet and sugarcane processor allocations, which apply to all domestic beet and cane sugar marketed for human consumption in the United States from **10/01/2022**, through **09/30/2023**. The allocations may be found within tables found in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-30/pdf/2022-21228.pdf>. *Federal Register*, Vol. 87, No. 189, 09/30/2022, 59390-59391.

RHS Seeks Comment Regarding New Information Collection for Direct Single Family Housing Loan Programs.

The Rural Housing Service (RHS) seeks comment regarding a new information collection titled, American Rescue Plan Act, 7 CFR PART 3550, Direct Single Family Housing Sections 502 and 504 Loan Programs (Loan Programs).

RHS through its Loan Programs, provides eligible applicants with financial assistance to own homes in rural areas. To originate and service direct loans and grants that comply with the programs' statute, policies, and procedures, RHS must collect information. The American Rescue Plan Act (ARPA) appropriated additional funds for Loan Programs. RHS' objective under ARPA is to refinance the existing section 502 direct and section 504 borrowers who have been granted and received a COVID-19 payment moratorium. Refinancing the loans with a lower interest rate and extended terms will help provide needed relief to borrowers, so that mortgage payments are more affordable post-moratorium. The information collection is used in connection with this objective. Comments are due **12/02/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-03/pdf/2022-21356.pdf>. *Federal Register*, Vol. 87, No. 190, 10/03/2022, 59772-59773.

SEC Issues Inflation Adjustments Under Titles I and III of the JOBS Act.

The Securities and Exchange Commission (SEC) issued a final rule to effectuate inflation adjustments required under Title I and Title III of the Jumpstart Our Business Startups Act (JOBS Act). SEC has adopted amendments to adjust the thresholds in the definition of "emerging growth company" as well as dollar amounts in Regulation Crowdfunding. The adjusted thresholds are found in tables 1 and 2 of the final rule. The final rule is effective **09/20/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-20/pdf/2022-19867.pdf>. *Federal Register*, Vol. 87, No. 181, 09/20/2022, 57394-57398.

SEC Issues Technical Correction to Regulation Crowdfunding.

A final rule has been published by the Office of the Federal Register to correct an editorial or technical error that appeared in the most recent annual revision of the Code of Federal Regulations regarding SEC's Regulation Crowdfunding. In Title 17 of the Code of Federal Regulations, Parts 200 to 239, revised as of **04/01/2022**, section 227.201(z) is amended as provided in the correction. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-29/pdf/2022-21290.pdf>. *Federal Register*, Vol. 87, No. 188, 09/29/2022, 58957.

VA Seeks Comment Regarding Certification and Verification Information Collection.

The Department of Veteran Affairs (VA) seeks comment regarding an information collection titled, Certification of Loan Disbursement, Verification of Deposit and Verification of Employment. VA Form 26-1820 is used for loans closed on the prior approval and automatic basis and by lenders closing VA loans under 38 U.S.C. 3710. VA has revised the form to include additional fields and certifications. Comments are due within thirty days of publication on the notice to: <https://www.reginfo.gov/public/do/PRAMain>. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-26/pdf/2022-20759.pdf>. *Federal Register*, Vol. 87, No. 185, 09/26/2022, 58437-58438.

DOL Announces Minimum Wage Rates for Federal Contractors.

- The Department of Labor's (DOL's) Wage and Hour Division announced the applicable minimum wage rate for workers performing work on or in connection with federal contracts covered by Executive Order 14026, Increasing the Minimum Wage for Federal Contractors. Beginning **01/01/2023**, the Executive Order 14026 minimum wage rate that generally must be paid to workers performing work on or in connection with covered contracts will increase to \$16.20 per hour, while the required minimum cash wage that generally must be paid to tipped employees performing work on or in connection with covered contracts will increase to \$13.75 per hour. Similar contracts that were entered into, renewed, or extended prior to **01/30/2022**, are generally subject to a lower minimum wage rate established by Executive Order 13658 of **02/12/2014**, Establishing a Minimum Wage for Contractors. The new wage rates shall take effect **01/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-30/pdf/2022-20906.pdf>. *Federal Register*, Vol. 87, No. 189, 09/30/2022, 59464-59468.
- DOL's Wage and Hour Division announced the applicable minimum wage rate for workers performing work on or in connection with federal contracts covered by Executive Order 13658, Establishing a Minimum Wage for

Contractors, beginning **01/01/2023**. Beginning on that date, the Executive Order 13658 minimum wage rate that generally must be paid to workers performing work on or in connection with covered contracts will increase to \$12.15 per hour, while the required minimum cash wage that generally must be paid to tipped employees performing work on or in connection with covered contracts will increase to \$8.50 per hour. Covered contracts that are entered into on or after **01/30/2022**, or that are renewed or extended on or after **01/30/2022**, are generally subject to a higher minimum wage rate established by Executive Order 14026 of **04/27/2021**, Increasing the Minimum Wage for Federal Contractors. The new wage rates shall take effect **01/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-30/pdf/2022-20905.pdf>. *Federal Register*, Vol. 87, No. 189, 09/30/2022, 59468-59472.

NCUA Proposes to Adopt Member Expulsion Rule.

The National Credit Union Administration (NCUA) issued a proposed rule to update federal credit union bylaws. On **03/15/2022**, Congress enacted the Credit Union Governance Modernization Act. Under the statute, NCUA has 18 months following the date of enactment to develop a policy by which a federal credit union (FCU) member may be expelled for cause by a two-thirds vote of a quorum of the FCU's board of directors. NCUA has proposed to amend the standard FCU bylaws to adopt the policy. Comments are due **12/02/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-03/pdf/2022-20927.pdf>. *Federal Register*, Vol. 87, No. 190, 10/03/2022, 59740-59748.

NCUA Proposes to Amend Subordinated Debt Rule.

NCUA issued a proposed rule to amend the Subordinated Debt rule (the Current Rule), which NCUA finalized in December 2020 with an effective date of **01/01/2022**. The proposed rule would make two changes related to the maturity of Subordinated Debt Notes (Notes) and Grandfathered Secondary Capital (GSC). Specifically, the proposal would replace the maximum maturity of Notes with a requirement that any credit union seeking to issue Notes with maturities longer than 20 years to demonstrate how such instruments would continue to be considered "debt." The proposed rule would also extend the Regulatory Capital treatment of GSC to the later of 30 years from the date of issuance or **01/01/2052**. The proposed extension would align the Regulatory Capital treatment of GSC with the maximum permissible maturity for any secondary capital issued to the United States Government or one of its subdivisions, under an application approved before **01/01/2022**. The proposed change would benefit eligible low-income credit unions that are either participating in the U.S. Department of the Treasury's Emergency Capital Investment Program or other programs administered by the U.S. Government. NCUA has proposed to make four other, minor modifications to the Current Rule to make it more user-friendly and flexible. Comments are due **12/05/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-05/pdf/2022-20926.pdf>. *Federal Register*, Vol. 87, No. 192, 10/05/2022, 60326-60331.

NCUA Releases Draft 2023-2024 Budget Justification.

NCUA issued a staff draft, "detailed business-type budget" for review as required by federal statute. The proposed resources will finance NCUA's annual operations and capital projects, both of which are necessary for NCUA to accomplish its mission.

Comments are due **10/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-10-05/pdf/2022-21457.pdf>. *Federal Register*, Vol. 87, No. 192, 10/05/2022, 60446-60492.

NCUA Seeks Comment Regarding Production of Non-Public Records Information Collection.

NCUA seeks comment regarding an information collection titled, Production of Non-public Records and Testimony of Employees in Legal Proceedings (Touhy Request). Title 12 CFR part 792, subpart C requires anyone requesting NCUA non-public records for use in legal proceedings, or similarly the testimony of NCUA personnel, to provide NCUA with information regarding the requester's grounds for the request. The process is also known as a "Touhy Request." The information collected helps NCUA decide whether to release non-public records or permit employees to testify in legal proceedings. NCUA regulations also require an entity or person in possession of NCUA records to

notify NCUA upon receipt of a subpoena for the records. NCUA requires the notice to protect its records and, when necessary, intervene in litigation or file an objection to the disclosure of its confidential information in the appropriate court or tribunal. Comments are due **11/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-27/pdf/2022-20860.pdf>. *Federal Register*, Vol. 87, No. 186, 09/27/2022, 58537.

NCUA Seeks Comment on Supervisory Committee Audits and Verifications Information Collection.

NCUA seeks comment regarding an information collection titled, Supervisory Committee Audits and Verifications, 12 CFR 715. Title 12 CFR part 715 prescribes the responsibilities of the supervisory committee to obtain an audit of the credit union and verification of member accounts as outlined in section 115 of the Federal Credit Union Act. A supervisory committee audit is required at least once every calendar year covering the period since the last audit and to conduct a verification of members' accounts not less frequently than once every two years. The information is used by both the credit union and NCUA to ensure through audit testing that the credit union's assets, liabilities, equity, income, and expenses exist, are properly valued, controlled, and meet ownership, disclosure, and classification requirements of sound financial reporting. Comments due **11/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-09-29/pdf/2022-21105.pdf>. *Federal Register*, Vol. 87, No. 188, 09/29/2022, 59123-59124.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Federal Housing Finance Agency (FHFA)	2023-2024 Multifamily Enterprise Housing Goals.	<i>Federal Register</i> , Vol. 87, No. 159, 08/18/2022, 50794- 50803.	Oct. 17, 2022
* FHFA	Amendments to Enterprise Duty to Serve Underserved Markets Regulation.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60331- 60338.	Dec. 05, 2022
* Federal Reserve Board (FRB)	PROPOSED STATEMENT: Policy Statement for Prudent Commercial Real Estate Loan Accommodations and Workouts.	<i>Federal Register</i> , Vol. 87, No. 178, 09/15/2022, 56658- 56677.	Nov. 14, 2022
* FRB	Amendments to Operational Risk Management, Regulation HH, Applicable to Financial Market Utilities.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60314- 60326.	Dec. 05, 2022
Federal Trade Commission (FTC)	ANPR: Commercial Surveillance and Data Security.	<i>Federal Register</i> , Vol. 87, No. 161, 08/22/2022, 51273- 51299.	Oct. 21, 2022
* Housing and Urban Development Department	Adjustment of Civil Monetary Penalty Amounts and Timing of Assessment.	<i>Federal Register</i> , Vol. 87, No. 182, 09/21/2022, 57655- 57657.	Nov. 21, 2022

	(HUD)			
*	Internal Revenue Service (IRS)	Amendments to Regulations Regarding User Fees for Enrolled Actuaries.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60357-60362.	Dec. 05, 2022
*	National Credit Union Administration (NCUA)	Amendment to Standard Federal Credit Union Bylaws To Adopt Member Expulsion Rule.	<i>Federal Register</i> , Vol. 87, No. 190, 10/03/2022, 59740-59748.	Dec. 02, 2022
*	NCUA	Amendments to Subordinated Debt Rule.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60326-60331.	Dec. 05, 2022
	National Labor Relations Board (NLRB)	Standard for Determining Joint-Employer Status.	<i>Federal Register</i> , Vol. 87, No. 172, 09/07/2022, 54641-54663.	Nov. 07, 2022
	Small Business Administration (SBA)	Revisions to 8(a) Business Development Program.	<i>Federal Register</i> , Vol. 87, No. 174, 09/09/2022, 55642-55678.	Nov. 08, 2022

Final Rules and Effective Dates

<u><i>Agency</i></u>	<u><i>Final Rule</i></u>	<u><i>Federal Register Publication Date and Page Number</i></u>	<u><i>Effective Date</i></u>
* Bureau of Consumer Financial Protection (CFPB)	Consumer Financial Protection Circular 2022-05: Debt Collection and Consumer Reporting Practices Involving Invalid Nursing Home Debts.	<i>Federal Register</i> , Vol. 87, No. 181, 09/20/2022, 57375-57377.	Published: Sep. 20, 2022
* CFPB	Statement on Expiration of Competition and Innovation Policies.	<i>Federal Register</i> , Vol. 87, No. 186, 09/27/2022, 58439.	Sep. 30, 2022
* CFPB	NOTICE: Correction to Footnote 51 of Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking, Regulation V Final Rule.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60265.	Oct. 05, 2022
CFPB	NOTICE: Comments Requested on Information Collection: Report of Terms of Credit Card Plans and Consumer and College Credit Card Agreements.	<i>Federal Register</i> , Vol. 87, No. 159, 08/18/2022, 50851-50852.	Comments Due: Oct. 17, 2022
* CFPB	NOTICE: Comments Requested on Information Collection: Generic Information Collection Plan for Qualitative Consumer Education, Engagement, and Experience Information Collections.	<i>Federal Register</i> , Vol. 87, No. 191, 10/04/2022, 60136-60137.	Comments Due: Nov. 03, 2022
* CFPB	NOTICE: Comments Requested on Information Collection: Consumer Response Intake Form.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60385-60386.	Comments Due: Nov. 04, 2022
CFPB	NOTICE: Comments Requested on Information Collection: Generic Plan to Conduct Cognitive and Pilot Testing of Research Methods, Instruments, and Forms.	<i>Federal Register</i> , Vol. 87, No. 173, 09/08/2022, 54982.	Comments Due: Nov. 07, 2022
CFPB	NOTICE: Comments Requested on Information Collection: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance, Regulation I.	<i>Federal Register</i> , Vol. 87, No. 174, 09/09/2022, 55412-55413.	Comments Due: Nov. 08, 2022
* CFPB	NOTICE: Comments Requested on Information Collection: Home	<i>Federal Register</i> , Vol. 87, No. 180,	Comments Due: Nov. 18, 2022

	Mortgage Disclosure Act, Regulation C.	09/19/2022, 57181-57182.	
* CFPB	NOTICE: Comments Requested on Information Collection: Generic Information Collection Plan for Studies of Consumers Using Controlled Trials in Field and Economic Laboratory Settings.	<i>Federal Register</i> , Vol. 87, No. 180, 09/19/2022, 57182.	Comments Due: Nov. 18, 2022
* CFPB	NOTICE: Request for Information Regarding Mortgage Refinances and Forbearances.	<i>Federal Register</i> , Vol. 87, No. 186, 09/27/2022, 58487-58492.	Comments Due: Nov. 28, 2022
* CFPB	NOTICE: Request for Information Regarding Truth in Savings, Regulation DD.	<i>Federal Register</i> , Vol. 87, No. 191, 10/04/2022, 60136.	Comments Due: Dec. 05, 2022
* CFPB	NOTICE: Comments Requested on Information Collection: Generic Information Collection Plan for the Development and Testing of Disclosures and Related Materials.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60386.	Comments Due: Dec. 05, 2022
* Commodity Credit Corporation (CCC)	NOTICE: Domestic Sugar Program Allocations.	<i>Federal Register</i> , Vol. 87, No. 189, 09/30/2022, 59390-59391.	Issued: Sep. 30, 2022
Commodity Futures Trading Commission (CFTC)	Clearing Requirement Determination to Account for the Transition From LIBOR.	<i>Federal Register</i> , Vol. 87, No. 163, 08/24/2022, 52182-52221.	Sep. 23, 2022 Amendatory Instructions 3 and 5, Effective: Jul. 01, 2023
Farm Credit Administration (FCA)	NOTICE: Statement on Regulatory Burden.	<i>Federal Register</i> , Vol. 87, No. 138, 07/20/2022, 43227-43228.	Comments Due: Oct. 18, 2022
FCA	NOTICE: Effective Date for Standards of Conduct Final Rule. NOTICE: Technical Correction to Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559-58560. <i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559.	Jan. 01, 2023 Jan. 01, 2023
FCA	Implementation of Current Expected Credit Losses Methodology for Allowance, Related Adjustments to the Tier 1/Tier 2 Capital Rule.	<i>Federal Register</i> , Vol. 87, No. 89, 05/09/2022, 27483-27494.	Jan. 01, 2023

	Farm Service Agency (FSA)	NOTICE: Comments Requested on Information Collection: Direct Loan Making.	<i>Federal Register</i> , Vol. 87, No. 168, 08/31/2022, 53441. Comments Due: Oct. 31, 2022
*	FSA	NOTICE: Comments Requested on Information Collections: Farm Loan Programs-Direct Loan Making, Farm Loan Programs-Direct Loan Servicing-Regular, and Servicing Minor Program Loans.	<i>Federal Register</i> , Vol. 87, No. 181, 09/20/2022, 57453-57454. Comments Due: Nov. 21, 2022
*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Termination of Receiverships.	<i>Federal Register</i> , Vol. 87, No. 193, 10/06/2022, 60683. Issued: Oct. 06, 2022
*	FDIC	NOTICE: Intent to Terminate Receiverships.	<i>Federal Register</i> , Vol. 87, No. 193, 10/06/2022, 60683. Issued: Oct. 06, 2022
*	FDIC	NOTICE: Comments Requested on Information Collections: Community Reinvestment Act, External Audits, and Funding and Liquidity Management. NOTICE: Corrections Made to Respondent Information and Comment Due Date Extended for External Audit Information Collection.	<i>Federal Register</i> , Vol. 87, No. 177, 09/14/2022, 56413-56417. Comments Due: Oct. 14, 2022 <i>Federal Register</i> , Vol. 87, No. 187, 09/28/2022, 58793-58795. Issued: Sep. 28, 2022 Comments Now Due: Oct. 28, 2022
	FDIC	NOTICE: Comments Requested on Information Collections: Transfer Agent Registration and Amendment Form; Application for a Bank to Establish a Branch or Move its Main Office or Branch; Application for Consent to Reduce or Retire Capital; and Appraisals for Higher-Priced Mortgage Loans.	<i>Federal Register</i> , Vol. 87, No. 161, 08/22/2022, 51415-51418. Comments Due: Oct. 21, 2022
*	FDIC	NOTICE: Comments Requested on Information Collections: Home Mortgage Disclosure Act (HMDA), Management Official Interlocks, and Interagency Guidance on Leveraged Lending.	<i>Federal Register</i> , Vol. 87, No. 189, 09/30/2022, 59417-59419. Comments Due: Oct. 31, 2022
	FDIC	NOTICE: Comments Requested on Information Collection: False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo.	<i>Federal Register</i> , Vol. 87, No. 173, 09/08/2022, 55003-55005. Comments Due: Nov. 07, 2022

*	FDIC	NOTICE: Comments Requested on Information Collections: CRA Sunshine, Qualifications for Failed Bank Acquisitions, Stress Testing Recordkeeping and Reporting, and Recordkeeping for Timely Deposit Insurance Determination.	<i>Federal Register</i> , Vol. 87, No. 177, 09/14/2022, 56417-56421.	Comments Due: Nov. 14, 2022
*	Federal Financial Institutions Examination Council (FFIEC)	Amendments to Rules of Practice and Procedure Governing Temporary Waiver Requests Proceedings.	<i>Federal Register</i> , Vol. 87, No. 194, 10/07/2022, 60870-60877.	Dec. 06, 2022
	Federal Housing Finance Agency (FHFA)	NOTICE: Comments Requested on Information Collection: Community Support Requirements.	<i>Federal Register</i> , Vol. 87, No. 160, 08/19/2022, 51095-51098.	Comments Due: Oct. 18, 2022
	Federal Reserve Board (FRB)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48414-48415.	Issued: Aug. 08, 2022 Comments may be submitted any time during next 6 months.
*	FRB	Amendments to Regulation A, Extensions of Credit by Federal Reserve Banks.	<i>Federal Register</i> , Vol. 87, No. 194, 10/07/2022, 60868-60869.	Oct. 07, 2022
*	FRB	Amendments to Regulation D, Reserve Requirements of Depository Institutions.	<i>Federal Register</i> , Vol. 87, No. 194, 10/07/2022, 60869-60870.	Oct. 07, 2022
*	FRB	FINAL GUIDANCE: Framework for the Supervision of Insurance Organizations.	<i>Federal Register</i> , Vol. 87, No. 191, 10/04/2022, 60160-60170.	Nov. 03, 2022
*	FRB	NOTICE: Comments Requested on Information Collection: Payment Systems Surveys.	<i>Federal Register</i> , Vol. 87, No. 176, 09/13/2022, 56053-56054.	Comments Due: Nov. 14, 2022
*	FRB	NOTICE: Comments Requested on Information Collections: Federal Reserve Membership Application and Federal Reserve Bank Stock Applications.	<i>Federal Register</i> , Vol. 87, No. 177, 09/14/2022, 56421-56424.	Comments Due: Nov. 14, 2022
*	FRB	NOTICE: Comments Requested on Information Collection: Payments Research Survey.	<i>Federal Register</i> , Vol. 87, No. 178, 09/15/2022, 56677-56678.	Comments Due: Nov. 14, 2022

* Financial Crimes Enforcement Network (FinCEN)	Beneficial Ownership Information Reporting Requirements.	<i>Federal Register</i> , Vol. 87, No. 189, 09/30/2022, 59498-59596.	Jan. 01, 2024
* Housing and Urban Development, Dept. of (HUD)	NOTICE: Regulatory Waiver Requests Granted for First Quarter of Calendar Year 2022.	<i>Federal Register</i> , Vol. 87, No. 191, 10/04/2022, 60187-60196.	Issued: Oct. 04, 2022
HUD	NOTICE: Comments Requested on Revised Information Collection: FHA Lender Approval, Annual Renewal, Periodic Updates, and Required Reports by FHA Approved Lenders.	<i>Federal Register</i> , Vol. 87, No. 166, 08/29/2022, 52804-52805.	Comments Due: Oct. 28, 2022
* HUD	NOTICE: Comments Requested on Proposed Information Collection: Lender Qualifications for Multifamily Accelerated Processing (MAP) Guide.	<i>Federal Register</i> , Vol. 87, No. 175, 09/12/2022, 55836.	Comments Due: Nov. 14, 2022
* HUD	NOTICE: Comments Requested on Information Collection: 2023 American Housing Survey.	<i>Federal Register</i> , Vol. 87, No. 180, 09/19/2022, 57215-57216.	Comments Due: Nov. 18, 2022
* HUD	NOTICE: Request for Information Regarding Small Mortgage Lending.	<i>Federal Register</i> , Vol. 87, No. 191, 10/04/2022, 60186-60187.	Comments Due: Dec. 05, 2022
* Internal Revenue Service (IRS)	User Fees Relating to Enrolled Agents and Enrolled Retirement Plan Agents.	<i>Federal Register</i> , Vol. 87, No. 188, 09/29/2022, 58968-58972.	Oct. 31, 2022
IRS	NOTICE: Comments Requested on Information Collection: Golden Parachute Payments.	<i>Federal Register</i> , Vol. 87, No. 173, 09/08/2022, 55087-55088.	Comments Due: Nov. 07, 2022
* IRS	NOTICE: Comments Requested on Information Collection: Reverse Like-Kind Exchanges.	<i>Federal Register</i> , Vol. 87, No. 186, 09/27/2022, 58644-58645.	Comments Due: Nov. 28, 2022
* IRS	NOTICE: Comments Requested on Information Collection: U.S. Income Tax Return for Individual Taxpayers.	<i>Federal Register</i> , Vol. 87, No. 187, 09/28/2022, 58917-58929.	Comments Due: Nov. 28, 2022
* IRS	NOTICE: Comments Requested on Information Collection: U.S. Tax-Exempt Income Tax Return.	<i>Federal Register</i> , Vol. 87, No. 187,	Comments Due: Nov. 28, 2022

		09/28/2022, 58929-58933.	
* Labor, Dept of (DOL)	Minimum Wage for Federal Contracts Covered by Executive Order 14026.	<i>Federal Register</i> , Vol. 87, No. 189, 09/30/2022, 59464-59468.	Jan. 01, 2023
* DOL	Minimum Wage for Federal Contracts Covered by Executive Order 13658.	<i>Federal Register</i> , Vol. 87, No. 189, 09/30/2022, 59468-59472.	Jan. 01, 2023
* National Credit Union Administration (NCUA)	NOTICE: NCUA Staff Draft 2023-2024 Budget Justification.	<i>Federal Register</i> , Vol. 87, No. 192, 10/05/2022, 60446-60492.	Comments Due: Oct. 28, 2022
NCUA	NOTICE: Comments Requested on Information Collection: Bank Conversions and Mergers.	<i>Federal Register</i> , Vol. 87, No. 167, 08/30/2022, 53022.	Comments Due: Oct. 31, 2022
* NCUA	NOTICE: Comments Requested on Information Collection: Production of Non-public Records and Testimony of Employees in Legal Proceedings.	<i>Federal Register</i> , Vol. 87, No. 186, 09/27/2022, 58537.	Comments Due: Nov. 28, 2022
* NCUA	NOTICE: Comments Requested on Information Collection: Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 87, No. 188, 09/29/2022, 59123-59124.	Comments Due: Nov. 28, 2022
NCUA	Asset Threshold for Determining the Appropriate Supervisory Office.	<i>Federal Register</i> , Vol. 87, No. 143, 07/27/2022, 45005-45010.	Jan. 01, 2023
* Office of the Comptroller of the Currency (OCC)	NOTICE: Comments Requested on Information Collection: Securities Exchange Act Disclosure Rules.	<i>Federal Register</i> , Vol. 87, No. 178, 09/15/2022, 56751-56752.	Comments Due: Oct. 17, 2022
* OCC	NOTICE: Comments Requested on Information Collection: Real Estate Lending and Appraisal.	<i>Federal Register</i> , Vol. 87, No. 180, 09/19/2022, 57254-57255.	Comments Due: Oct. 19, 2022
OCC	NOTICE: Comments Requested on Information Collection: Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies and Diversity Self-Assessment Template for OCC-Regulated Entities.	<i>Federal Register</i> , Vol. 87, No. 173, 09/08/2022, 55082-55083.	Comments Due: Nov. 07, 2022

	OCC	NOTICE: Comments Requested on Information Collection: Appraisals for Higher-Priced Mortgage Loans.	<i>Federal Register</i> , Vol. 87, No. 173, 09/08/2022, 55086-55087.	Comments Due: Nov. 07, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 87, No. 181, 09/20/2022, 57555-57556.	Comments Due: Nov. 21, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Recordkeeping Requirements for Securities Transactions.	<i>Federal Register</i> , Vol. 87, No. 194, 10/07/2022, 61144-61146.	Comments Due: Dec. 06, 2022
*	Rural Business-Cooperative Service (RBC)	Updates to Servicing Requirements for Business & Industry Guaranteed Program.	<i>Federal Register</i> , Vol. 87, No. 184, 09/23/2022, 58019-58021.	Oct. 24, 2022
	Rural Housing Service (RHS)	Revisions to Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 87, No. 168, 08/31/2022, 53369-53372.	Nov. 29, 2022
*	RHS	NOTICE: Comments Requested on New Information Collection: Direct Single Family Housing Sections 502 and 504 Loan Programs.	<i>Federal Register</i> , Vol. 87, No. 190, 10/03/2022, 59772-59773.	Comments Due: Dec. 02, 2022
*	Rural Utilities Service (RUS)	Updates to Servicing Requirements for Business & Industry Guaranteed Program.	<i>Federal Register</i> , Vol. 87, No. 184, 09/23/2022, 58019-58021.	Oct. 24, 2022
*	Securities and Exchange Commission (SEC)	Inflation Adjustments Under Titles I and III of the JOBS Act.	<i>Federal Register</i> , Vol. 87, No. 181, 09/20/2022, 57394-57398.	Sep. 20, 2022
*	SEC	NOTICE: Correction to Regulation Crowdfunding.	<i>Federal Register</i> , Vol. 87, No. 188, 09/29/2022, 58957.	Issued: Sep. 29, 2022
*	Small Business Administration (SBA)	Adoption of 2022 NAICS Revisions into Small Business Size Standards.	<i>Federal Register</i> , Vol. 87, No. 188, 09/29/2022, 59240-59292.	Oct. 01, 2022
*	Treasury, Dept. of (Treasury)	NOTICE: Information Requested for State Small Business Credit Initiative (SSBCI) Technical Assistance Funds.	<i>Federal Register</i> , Vol. 87, No. 181, 09/20/2022, 57558-57559.	Comments Due: Oct. 20, 2022

*	Treasury	NOTICE: Comments Requested Regarding Ensuring Responsible Development of Digital Assets.	<i>Federal Register</i> , Vol. 87, No. 181, 09/20/2022, 57556-57558.	Comments Due: Nov. 03, 2022
*	Treasury	NOTICE: Comments Requested on Potential Federal Insurance Response to Catastrophic Cyber Incidents.	<i>Federal Register</i> , Vol. 87, No. 188, 09/29/2022, 59161-59163.	Comments Due: Nov. 14, 2022
*	Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Certification of Loan Disbursement, Verification of Deposit and Verification of Employment.	<i>Federal Register</i> , Vol. 87, No. 185, 09/26/2022, 58437-58438.	Comments Due: 30 days from Publication

* *Denotes new item in the chart*